

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
James C. Escher
Debtor

Case No. 13-20781-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 7

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db +James C. Escher, 1167 Muhlenberg Avenue, Swarthmore, PA 19081-2121
13317636 +NATIONSTAR MORTGAGE, LLC, C/O Weinstein, Pinson, & Riley, P.S.,
2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
13502260 +The Bank of New York Mellon, c/o: Nationstar Mortgage, LLC, P.O. Box 619096,
Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Mar 14 2020 03:44:39 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Mar 14 2020 03:44:15 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13250155 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 14 2020 03:43:57
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

13502719 +E-mail/Text: ecf@schollashodian.com Mar 14 2020 03:44:47
Regional Bankruptcy Center of Southeastern PA, P.C., 101 West Chester Pike, Suite 1A,
Havertown, PA 19083-5300

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2020 at the address(es) listed below:

CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC pakb@logs.com
CSU - OUCTS, PA Department of Labor and Industry ra-li-beto-bankreading@state.pa.us
DAVID NEEREN on behalf of Creditor Nationstar Mortgage LLC as servicer for dneeren@udren.com,
vbarber@udren.com
KERI P EBECK on behalf of Creditor The Bank of New York Mellon F/K/A, The Bank of New York as
Trustee for CWABS, Inc. Asset-Backed Certificates, Series 2004-BC1 kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
KEVIN M. BUTTERY on behalf of Creditor U.S. Bank National Association kbuttery@rascrane.com
KEVIN M. BUTTERY on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL
CAPACITY BUT SOLELY AS TRUSTEE FOR THE NRZ PASS-THROUGH TRUST VII (NPL) kbuttery@rascrane.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Nationstar Mortgage LLC mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
NICHOLAS J. LAMBERTI on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
RA-occbankruptcy6@state.pa.us
NICOLE B. LABELLETTA on behalf of Creditor Nationstar Mortgage LLC as servicer for
nlabelletta@pincuslaw.com, brausch@pincuslaw.com
NICOLE B. LABELLETTA on behalf of Creditor Nationstar Mortgage LLC nlabelletta@pincuslaw.com,
brausch@pincuslaw.com
POLLY A. LANGDON on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingchl3.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingchl3.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE NRZ PASS-THROUGH TRUST VII (NPL)
bkgroup@kmlawgroup.com
ROGER V. ASHODIAN on behalf of Debtor James C. Escher ecf@schollashodian.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 17

Information to identify the case:					
Debtor 1	<u>James C. Escher</u>			Social Security number or ITIN	xxx-xx-8665
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 13-20781-jkf					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James C. Escher
aka James C. Escher Sr.

3/12/20

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.